

From: Michael Waidelich <mwaidelich8@gmail.com>
Sent: Wednesday, September 23, 2015 11:09 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

While some aspects of the proposed rules are beneficial, I object to any limits on the types of transactions that I make in my IRA. I invest without the advice of financial advisors or brokers because I am thoroughly educated in a wide variety of transactions and can make my own decisions. For example, I use covered call options to safely increase income and decrease the risk of my portfolio. So for me and others like me, we should be able to continue to make such IRA transactions as we see fit. If there are fiduciaries or advisors who need to be regulated, put the regulations on them, not on the investors. Don't take our freedom away.

Sincerely,
Michael Waidelich